

**Information to identify the case:**

Debtor 1	<b>Thomas A. Katzenberger</b>	Social Security number or ITIN <b>xxx-xx-9055</b>
	First Name Middle Name Last Name	EIN <b>-----</b>
Debtor 2	<b>Donna M. Katzenberger</b>	Social Security number or ITIN <b>xxx-xx-1914</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN <b>-----</b>
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>19-10302-TPA</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Thomas A. Katzenberger

Donna M. Katzenberger

7/10/19

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Thomas A. Katzenberger  
 Donna M. Katzenberger  
 Debtors

Case No. 19-10302-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Jul 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2019.

db/jdb +Thomas A. Katzenberger, Donna M. Katzenberger, 2020 West 23rd Street, Erie, PA 16502-1909  
 15019963 +Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034,  
 St Louis, MO 63179-0034  
 15019964 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,  
 St Louis, MO 63179-0034  
 15019970 +PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5,  
 Cleveland, OH 44101-4982  
 15019971 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr +EDI: QBSPERO.COM Jul 11 2019 06:38:00 Joseph B. Spero, 3213 West 26th Street,  
 Erie, PA 16506-2507

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 11 2019 02:49:19 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Jul 11 2019 06:38:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021

15019962 +EDI: CHASE.COM Jul 11 2019 06:38:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,  
 Wilmington, DE 19850-5298

15019965 +EDI: WFNNB.COM Jul 11 2019 06:38:00 Comenity Bank, Attn: Bankruptcy, Po Box 182125,  
 Columbus, OH 43218-2125

15019966 +EDI: WFNNB.COM Jul 11 2019 06:38:00 Comenity Bank/gndrmtmc, Attn: Bankruptcy,  
 Po Box 182125, Columbus, OH 43218-2125

15019967 +EDI: CRFRSTNA.COM Jul 11 2019 06:38:00 Credit First National Association,  
 Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315

15019968 +E-mail/Text: bankruptcy@huntington.com Jul 11 2019 02:49:43 Huntington, Attn: Bankruptcy,  
 3 Cascade Plaza, Akron, OH 44308-1124

15019969 +E-mail/Text: bankruptcy@huntington.com Jul 11 2019 02:49:43 Huntington Natl Bk,  
 Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996

15019972 +EDI: RMSC.COM Jul 11 2019 06:38:00 Syncb/citgo, Attn: Bankruptcy, Po Box 965060,  
 Orlando, FL 32896-5060

15019973 +EDI: RMSC.COM Jul 11 2019 06:38:00 Syncb/hhgreg, Attn: Bankruptcy, Po Box 965060,  
 Orlando, FL 32896-5060

15021209 +EDI: RMSC.COM Jul 11 2019 06:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

15019974 +EDI: RMSC.COM Jul 11 2019 06:38:00 Synchrony Bank/Amazon, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060

15019975 +EDI: RMSC.COM Jul 11 2019 06:38:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060

15019976 +EDI: RMSC.COM Jul 11 2019 06:38:00 Synchrony Bank/Lowes, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060

15019977 +EDI: RMSC.COM Jul 11 2019 06:38:00 Synchrony Bank/Walmart, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC BANK NATIONAL ASSOCIATION

15019978\* +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298

15019979\* +Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034,  
 St Louis, MO 63179-0034

15019980\* +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,  
 St Louis, MO 63179-0034

15019981\* +Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

15019982\* +Comenity Bank/gndrmtmc, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

15019983\* +Credit First National Association, Attn: Bankruptcy, Po Box 81315,  
 Cleveland, OH 44181-0315

15019984\* +Huntington, Attn: Bankruptcy, 3 Cascade Plaza, Akron, OH 44308-1124

15019985\* +Huntington Natl Bk, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996

15019986\* +PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5,  
 Cleveland, OH 44101-4982

15019987\* +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433

15019988\* +Syncb/citgo, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

15019989\* +Syncb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

15019990\* +Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

15019991\* +Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

15019992\* +Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

15019993\* +Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTALS: 1, \* 16, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 21

Date Rcvd: Jul 10, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Joseph B. Spero sperolaw@neohio.twcbc.com, jspero@ecf.axisfs.com;legalmom18@hotmail.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Rebeka Seelinger on behalf of Joint Debtor Donna M. Katzenberger rebeka@seelingerlaw.com  
Rebeka Seelinger on behalf of Debtor Thomas A. Katzenberger rebeka@seelingerlaw.com  
TOTAL: 5